

Certificate Number: 03088-NJ-DE-037592853

Bankruptcy Case Number: 18-23836



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 14, 2023, at 5:24 o'clock PM CDT, Nicholas J Hitchner completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 14, 2023 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor